

Information to identify the case:

Debtor 1	<u>John Michael Whalen</u>	Social Security number or ITIN	xxx-xx-1410
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Rosa Maria Alvarez</u>	Social Security number or ITIN	xxx-xx-9652
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-33318-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Michael Whalen

Rosa Maria Alvarez

3/23/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Michael Whalen
 Rosa Maria Alvarez
 Debtors

Case No. 17-33318-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Mar 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2018.
 db/jdb

+John Michael Whalen, Rosa Maria Alvarez, 122 Muhlen Platz, Unit D,
 Freehold, NJ 07728-5466
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 cr +Nissan-Infiniti LT, C/O Stewart, Zlmen & Jungers, Ltd., 2860 Patton Rd.,
 Roseville, MN 55113-1100
 517182909 +Bestbuy/cbna, Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179
 517182913 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 517182914 +Central Jersey Emerg. Med. Assoc, P.O. Box 7200, Freehold, NJ 07728-7200
 517182917 First Bank Card, PO Box 2951, Omaha, NE 68103-2951
 517182918 +Fmc-omaha Service Ct, Po Box Box 542000, Omaha, NE 68154-8000
 517182919 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 517182920 Herbert I. Ellis, Esq., 87 South Street, First Floor, Freehold, NJ 07728
 517182921 +Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 517182924 +Macy's/dsnb, c/o Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179
 517182926 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 517182927 PC Richard, co Allied Interstate, P. O. Box 1954, Southgate, MI 48195-0954
 517182928 +Raymour & Flanigan, P.O. Box 130, Liverpool, NY 13088-0130
 517182929 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517182934 +Synch/pc Richards, c/o Encore Receivable Management, Inc., 400 N. Rogers Rd,
 P.O. box 3330, Olathe, KS 66063-3330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2018 23:20:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 23 2018 23:20:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517182908 +EDI: CHASE.COM Mar 24 2018 02:58:00 Best Buy, P.O. Box 15235, Wilmington, DE 19886-5235
 517182911 EDI: CAPITALONE.COM Mar 24 2018 02:58:00 Capital One Bank Usa, 15000 Capital One Dr,
 Richmond, VA 23238
 517182910 +E-mail/Text: kzoepfel@credit-control.com Mar 23 2018 23:20:44 Capital One / Kohl's,
 c/o Credit Control, LLC, 5757 Phantom Drive, Ste 330, Hazelwood, MO 63042-2429
 517182912 +EDI: CAPITALONE.COM Mar 24 2018 02:58:00 Capital One National, Po Box 26625,
 Richmond, VA 23261-6625
 517182915 +EDI: WFNNB.COM Mar 24 2018 02:58:00 Comenity Bank/pier 1, 4590 E Broad St,
 Columbus, OH 43213-1301
 517182916 +EDI: RCSFNBMARIN.COM Mar 24 2018 02:58:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 517182922 +EDI: CBSKOHL'S.COM Mar 24 2018 02:58:00 Kohl's / Capital One, P.O. Box 2983,
 Milwaukee, WI 53201-2983
 517182923 +EDI: CBSKOHL'S.COM Mar 24 2018 02:58:00 Kohl's / Capital One, Kohl's Credit,
 P.O. Box 3043, Milwaukee, WI 53201-3043
 517182925 +EDI: TSYS2.COM Mar 24 2018 02:58:00 Macy's/dsnb, Po Box 8218, Mason, OH 45040-8218
 517182930 +EDI: SEARS.COM Mar 24 2018 02:58:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 517182932 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synch/Jcp, Po Box 965007, Orlando, FL 32896-5007
 517182931 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synch/jc Penneys,
 c/o Advanced Call Center Technologies, P.O. Box 9091, Johnson City, TN 37615-9091
 517182933 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
 517182935 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synch/pc Richards, Po Box 965036,
 Orlando, FL 32896-5036
 517185322 +EDI: RMSC.COM Mar 24 2018 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517182936 +EDI: WFFC.COM Mar 24 2018 02:58:00 Wellsfargo Financial, Po Box 94498,
 Las Vegas, NV 89193-4498

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Joint Debtor Rosa Maria Alvarez bkwoliver@aol.com, R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor John Michael Whalen bkwoliver@aol.com, R59915@notify.bestcase.com

TOTAL: 7